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Perso
File 11-3

MEMORANDUM FOR: Special Support Assistant to the DD/S

SUBJECT: Life Insurance for Emergency Task Force Members

1. The attached memorandum to the DCI has been prepared by Mr. [REDACTED] it having been left with him by [REDACTED] when the latter was transferred hurriedly. It is necessary to retype it inasmuch as the Director of Personnel has signed in the wrong place; and, in any event, I believe we should explore what the SSA-DD/S recommendation should be before preparing any final document.

2. It seems to me that, since a precedent for providing insurance to personnel going out on hazardous missions has been established, we may now concern ourselves more with procedures unless we are willing to re-examine the propriety of having ever undertaken to provide cost free insurance to Agency careerists. I personally favor re-examining the earlier action. The automatic provision of one set form of insurance to all employees, regardless of marital or dependency status, grade, personal desires, etc., appears to me to be foolhardy. Notwithstanding your experience with those employees who went out under the recent Far East operation, I believe that we are going to find some people who have no further requirement for insurance and if we provide them with an additional large sum it will throw them into an inheritance tax bracket that may work to their detriment. Others may have no kindred nor kin for whom they would like to establish an inheritance. There are, of course, others who will be happy to take anything that falls their way. Would it not be better to make it possible for each individual proceeding overseas on hazardous duty, as for example in the Task Force, to be properly issued any of the Agency insurance programs under GEHA at his own expense. If the individual is unable to finance the insurance program that he desires, an Agency advance could be arranged similar to the personal advances granted to personnel proceeding [REDACTED] such advances to be paid back over an extended period. The advantage in this would be the fixing of the responsibility for determining what the individual wants not on the organization but on the individual where it properly belongs. As you know, I have never considered that an employee in a hazardous situation requires more insurance than an employee safely [REDACTED] behind a desk in Washington. To think otherwise smacks to me of gambling.

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3. [REDACTED] advises that it would be totally impractical to underwrite war clauses and other restrictive clauses in insurance obtained outside of GEHA. This impracticality arises from security factors and others. This is unfortunate since I think a pretty good case from an unrealistic standpoint could be made for guarantying the protection that an individual has afforded his family prior to being assigned to hazardous duty. We probably must accept the realities of the situation nonetheless.

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4. In any case, I feel that, before [REDACTED] proceeds further with this paper, we should have a decision not only on whether or not the Agency is to provide free insurance but some fairly concrete procedures and criteria of issuance in line.

5. I recommend that you allow us to argue this in front of you at your convenience with a view to providing guidance for the preparation of an action paper.

[REDACTED]
Deputy SSA-DD/S

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Attachment